UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In Re: : Chapter 13

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JOSEPH L. MILLER : 6/13/02, 9:30 A.M. REBECCA L. MILLER : Courtroom # 3

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: Case No. 12-20116

ANSWER TO MOTION FOR RELIEF FROM AUTOMATIC STAY

- 1. Admitted.
- 2. Admitted
- 3. Admitted.
- 4. Denied. It is specifically denied that debtor has failed to tender payments consistent with the terms of the mortgage and note.
- 5. Denied. It is specifically denied that debtor has failed to tender payments consistent with the terms of the mortgage and note.
- 6. Admitted.
- 7. Denied. Debtor denies that he has failed to make the stated payments as listed and avers that Movant is holding payment(s) in abeyance without crediting his account.
- 8. No response required.
- 9. Denied.
- 10. No response required.
- 11. No Response Required.

WHEREFORE, it is requested that this Honorable Court DENY and DISMISS movant's Motion for Relief from the Automatic Stay, or in the alternative approve a stipulation permitting the Debtor to repay any outstanding arrears over an agreed upon period of time.

Respectfully Submitted,

YOUNG, MARR & ASSOCIATES

By: /s/ Paul H. Young

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